

SIGNATOR FINANCIAL SERVICES, INC.
Member FINRA, SIPC
A Registered Investment Adviser

Advisor Solutions Wrap Fee Program Brochure

March 27, 2015

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This wrap fee program brochure provides information about the qualifications and business practices of Signator Financial Services, Inc. (SFS). If you have any questions about the contents of this brochure, please contact us at 800-469-7667 or SFScom@jhancock.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Reference to SFS as a “registered” entity does not imply certain levels of skill or training.

Additional information about SFS is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2. Summary of Material Changes

There have been no material changes since Signator Financial Services, Inc.'s annual update in March 2014.

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Appendix 1 Advisor Solutions Wrap Fee Program Brochure

Item 4.Services, Fees and Compensation

Introduction

Signator Financial Services, Inc. (“SFS”) is a Registered Investment Adviser registered with the Securities & Exchange Commission (“SEC”) under the Investment Advisers Act of 1940.

SFS, through its affiliated Investment Adviser Representatives (“IARs”) provides a variety of advisory programs through our Advisor Solutions platform. This wrap brochure details the programs available through the Advisor Solutions platform. Envestnet Asset Management, Inc. (Envestnet) provides the technology platform for all Advisor Solutions platform accounts. Envestnet is an unaffiliated registered investment advisor.

SFS is also a registered broker-dealer and Financial Industry Regulatory Authority (“FINRA”) member offering mutual funds, unit investment trusts, variable contracts, limited partnerships and general securities. Its revenue is primarily derived from commissions and fees earned as a result of the sales and services of these products. Each IAR affiliated with SFS must be a FINRA registered representative. As registered representatives, they are compensated on the sale of investment and insurance products on a commission basis.

To offer accounts within the Advisor Solutions program, IARs must have passed the Series 6 or 7 examination and meet all state requirements to act as an IAR. SFS also requires IARs to complete specific internal and industry training programs.

Services, Fees & Compensation Overview

IARs of SFS will provide advice to clients for the Advisor Solutions Program, a mutual fund and/or exchanged traded fund, unified managed account, separately managed account program, and advisor directed portfolios program. The Registered Investment Adviser of the Advisor Solutions Program is Envestnet Portfolio Solutions, Inc. (“Envestnet Portfolio Solutions”). The investment manager is Envestnet Asset Management. Envestnet Asset Management is located at 35 E Wacker Drive, Suite 2400, Chicago, IL 60601. Envestnet Asset Management’s Form ADV Part 2A is given to clients and prospective clients of the Advisor Solutions program and contains specific details about Envestnet Asset Management and its investment advisory qualifications and services.

Through the Advisor Solutions Program, SFS IARs may offer four products:

- Separately Managed Account Program
- Unified Managed Account Program
- Guided Pathways Program
- Advisor Pathways Program

There is no guarantee that the advisory services offered under the Advisor Solutions program will result in the clients’ goals and objectives being met. Nor is there any guarantee of profit or protection from loss. No assumptions can be made that any wrap fee arrangement or portfolio management service of any nature will provide a better return than other investment vehicles.

Signator Financial Services, Inc. charges an annual service fee (the “program fee”) equal to a percentage of the assets invested in the client’s account. The program fee includes the “sponsor fee”, the “manager fee”, the “platform fee” and the “advisory fee.” The sponsor fee is the compensation paid to SFS for services provided to the client’s account and is not negotiable. The manager fee, where applicable, is the fee paid to the investment manager and/or strategist on the account and is not negotiable. The platform fee is the compensation paid to Envestnet Portfolio Solutions for services provided to the client’s account and is not negotiable. The advisory fee is the compensation that is paid to the IAR and is negotiable. For Asset Based programs the program fee also includes fees for clearing and custody. SFS may, in their sole discretion, pay all or a portion of the program fee to another party involved in providing services to the client’s account.

Program fees will also vary based on the investment managers or Strategists selected. This difference will not affect the advisory fee paid to SFS and or the IAR, but it does present a conflict of interest in that the IAR may benefit from selecting certain Strategists or investment managers with lower fees. SFS attempts to moderate this conflict of interest by ensuring that the fees charged by the Strategists and investment managers are reasonable and competitive for the services provided.

The total advisory fee is the sum of the program and management fee. At any time the client or IAR may agree to amend the original fee by submitting a new Investment Policy Statement. There are maximum allowable advisory fees for each program. The maximum allowable advisory fees are consistent across all IARs and are stated below.

Program fees are generally billed quarterly, in advance, based on the average daily balance of the account during the prior quarter. Program fees are debited from the account at the start of each quarter. All unused, pre-paid program fees will be credited (refunded) to the client's account in the event of termination of the Advisor Solutions Program Agreement and/or account closing. The client account will only be charged for the actual days the account was managed. The client may terminate the Advisor Solutions Program Agreement for any reason. If the client wishes to terminate the agreement, a written notice be delivered to SFS or Envestnet Asset Management.

Additional fees may be assessed on certain transactions. In addition to fees charged by SFS and Envestnet Asset Management, clients may be subject to fees charged by the mutual funds and ETFs in their portfolio. All investments in mutual funds are subject to the terms of each of the applicable prospectuses, including associated fees and underlying mutual fund expenses as fully described in the prospectus. 12b-1 fees are paid on certain offered mutual funds. 12b-1 fee payments are passed through to the account.

The Advisor Solutions Program may cost the client more or less than if the client paid separately for individual services included in the program.

The IAR recommending the program to the client receives compensation as a result of the client's participation in the program, and the amount of such compensation may be more than what the IAR would recommend if the client participated in other programs of SFS or paid separately for investment advice, brokerage and other services, and the IAR may therefore have a financial incentive to recommend the program over other programs or services.

For specific information regarding the available products offered through the Advisor Solutions program and the associated fees, please see below.

Separately Managed Accounts (SMA)

The Separately Managed Account Program (SMA) is managed by investment managers acting as sub-managers. Unlike mutual funds, where assets are pooled with those of other investors, SMAs provide direct ownership of the individual securities and ETFs within the SMA portfolio. This may provide greater customization of the portfolio.

In the SMA program, the client provides the IAR with information regarding investment objectives, financial needs, investment time horizon, risk tolerance and other relevant information. The IAR then inputs this information into a proprietary Envestnet Asset Management's investment allocation system, which in turn provides the client and the IAR with a number of proposed investment options. The IAR may select from an approved list, which mutual funds, ETFs or investment managers are elected for the client's portfolio. These recommendations must coincide with the client's risk tolerance parameters and the proposed asset allocation provided by Envestnet Asset Management. However, the client retains full discretion and must authorize any recommendations presented by the IAR prior to implementation. The client may accept or decline the recommendations. If the recommendations are accepted by the client, the IAR will provide instructions and Envestnet Asset Management will implement the client-approved recommendations. In the event that a client's account requires rebalancing, the IAR will discuss the necessary changes with client prior to rebalancing the account.

Please see below for the SMA Program Fee Schedule

Account Size	Maximum Annual Program Fee
Up to \$250,000	2.50%
\$250,000 - \$500,000	2.50%
\$500,000 - \$1,000,000	2.50%
\$1,000,000 - \$2,000,000	2.50%
Over \$2,000,000	2.50%

A \$265 minimum annual revenue charge will apply and be assessed quarterly.

A minimum annual platform fee of \$250 will be applied if threshold is not met.

Unified Managed Account Program (UMA)

The Unified Managed Account Program (UMA) allows the client and IAR to create a single account portfolio which utilizes Separately Managed Accounts (SMA), ETFs, mutual funds or Strategists. The overlay manager is typically responsible for initially allocating the assets and then monitoring and rebalancing among the investments selected.

In the UMA program, the client provides the IAR with information regarding investment objectives, financial needs, investment time horizon, risk tolerance and other relevant information. The IAR then inputs this information into a proprietary Envestnet Asset Management's investment allocation system, which in turn provides the client and the IAR with a number of proposed investment options. The IAR may select from an approved list, which mutual funds, ETFs or investment managers are elected for the client's portfolio. These recommendations must coincide with the client's risk tolerance parameters and the proposed asset allocation provided by Envestnet Asset Management. However, the client retains full discretion and must authorize any recommendations presented by the IAR prior to implementation. The client may accept or decline the recommendations. If the recommendations are accepted by the client, the IAR will provide instructions and Envestnet Asset Management will implement the client-approved recommendations. In the event that a client's account requires rebalancing, the IAR will discuss the necessary changes with client prior to rebalancing the account.

Please see below for the UMA Program Fee Schedule

Account Size	Maximum Annual Program Fee
Up to \$250,000	3.00%
\$250,000 - \$500,000	3.00%
\$500,000 - \$1,000,000	3.00%
\$1,000,000 - \$2,000,000	3.00%
Over \$2,000,000	3.00%

A \$265 minimum annual revenue charge per actively managed account will apply and will be assessed quarterly.

Guided Pathways

The Guided Pathways Program is an asset allocation program which offers both taxable and tax sensitive portfolios of mutual funds and/or exchange traded funds positioned at various points along the risk/return spectrum. These portfolios are managed by third party investment advisors ("Model Provider") and SFS elects the model portfolios available in the program.

In the Guided Pathways program, the client provides the IAR with information regarding investment objectives, financial needs, investment time horizon, risk tolerance and other relevant information. The IAR then inputs this information into a proprietary Envestnet Asset Management's investment allocation system, which in turn provides the client and the IAR with a number of proposed investment options. The IAR may select from an approved list, which mutual funds, ETFs or investment managers are elected for the client's portfolio. These recommendations must coincide with the client's risk tolerance parameters and the proposed asset allocation provided by Envestnet Asset Management. However, the client retains full discretion and must authorize any recommendations presented by the IAR prior to implementation. The client may accept or decline the recommendations. If the recommendations are accepted by the client, the IAR will provide

instructions and Envestnet Asset Management will implement the client-approved recommendations. In the event that a client's account requires rebalancing, the IAR will discuss the necessary changes with client prior to rebalancing the account.

Clients may select model portfolios offered by the following third party providers but not limited to: Astor Investment Management, LLC, Beaumont Financial Partners, LLC, Clark Capital, Morningstar Investment Services, Inc, PMC, Russell Investment Management Company, SIGMA Mutual Fund Solutions, Symmetry Partners, Vanguard and Weatherstone. For more information about each Strategist, please review the strategists Form ADV disclosure brochure, which can be provided by the IAR.

Client Account may be structured as either a wrap fee Program Account or a non-wrap fee Program Account as represented in the IPS. A wrap fee Program Account is charged an Advisory fee as a percentage of assets under management that for one fee includes the management fee, administrative costs of the Adviser and transaction fees for the securities purchased and sold in the wrap fee Program Account. There are minimum annual custody fees that apply and are described in more detail in the client's program documents.

The non-wrap fee version of the Program the Account is charged a lower Advisory fee as well as transaction charges associated with the purchase and sale of each security.

The tables below describe the transaction charges associated with the non-wrap fee version of the Program:

Pershing LLC

Transaction	Transaction Fee
Equity, Fixed Income	\$15.00
Mutual Fund – Buys/Sells	\$15.00

*Transaction fees are subject to change.

TD Ameritrade

Transaction	Transaction Fee
Equity, Fixed Income	\$9.95
Mutual Fund – Buys/Sells	\$15.00

*Transaction fees are subject to change.

Advisors Pathways

The Adviser Pathways program is an IAR directed mutual fund, exchange traded funds, stocks and bonds managed account program managed by SFS through its IARs. Envestnet Asset Management provides the technology platform on which the program functions and is only providing administrative services to SFS for this program.

This program is offered on a discretionary or non-discretionary basis as determined by the client. For discretionary accounts, client grants SFS through its IAR full authority to invest, reinvest and allocate and reallocate assets in the account that are part of the program. Such discretionary authority allows the IAR to make all investment decisions with respect to the account and when deemed appropriate and without prior consultation with the client, to buy, exchange, convert and otherwise trade in any stocks, bonds, mutual funds and other securities. If a client does not grant discretionary authority, then any transaction or investment must be reviewed and approved by the client in advance. SFS, in its sole discretion may determine certain accounts that will not be eligible for discretion and discretion may be revoked in writing.

The Client account may be structured as either a wrap fee Program account or a non-wrap fee Program account. A wrap fee Program account is charged an advisory fee as a percentage of assets under management that for one fee includes the management fee, administrative costs of SFS and transaction fees for the securities sold and purchased in account. The non-wrap fee version of the Program is charged a lower advisory fee as well as transactions charges associated with the purchase and sale of each security. Depending on the trading activity in the account and the types of securities bought and sold, the non-wrap version of the Program may be less expensive for the client. The Client and the IAR should consider which version of the program is appropriate for the Client.

The table below describes the Program Fee Schedule.

**Wrap Fee Program Schedule
Pershing LLC**

Market Value	Sponsor Fee	Maximum Annual Program Fee
Up to \$250k	0.35%	2.00%
\$250k to \$500k	0.33%	2.00%
\$500k to \$1M	0.31%	2.00%
\$1M to \$2M	0.29%	2.00%
\$2M+	0.28%	2.00%

*A minimum annual platform fee of \$50 will be applied if threshold is not met. A minimum annual custody fee of \$160 will be applied if threshold is not met.

TD Ameritrade

Market Value	Sponsor Fee	Maximum Annual Program Fee
Up to \$250k	0.20% *	2.00%
\$250k to \$500k	0.19% *	2.00%
\$500k to \$1M	0.18% *	2.00%
\$1M to \$2M	0.17% *	2.00%
\$2M+	0.16% *	2.00%

***Additional fees will be assessed per the Asset-Based Fee Program Addendum signed by both the client and the IAR. Please reference the Addendum for additional details.**

*A minimum annual platform fee of \$50 will be applied if threshold is not met.

**Non-Wrap Fee Program Schedule
Pershing LLC**

Market Value	Sponsor Fee	Maximum Annual Program Fee
Up to \$250k	0.20%	2.00%
\$250k to \$500k	0.19%	2.00%
\$500k to \$1M	0.18%	2.00%
\$1M to \$2M	0.17%	2.00%
\$2M+	0.16%	2.00%

*A minimum annual platform fee of \$50 will be applied if threshold is not met. A minimum annual custody fee of \$160 will be applied if threshold is not met.

TD Ameritrade

Market Value	Sponsor Fee	Maximum Annual Program Fee
Up to \$250k	0.20%	2.00%
\$250k to \$500k	0.19%	2.00%
\$500k to \$1M	0.18%	2.00%
\$1M to \$2M	0.17%	2.00%
\$2M+	0.16%	2.00%

*A minimum annual platform fee of \$50 will be applied if threshold is not met.

Additional Information about Fees

All management fees listed above are negotiable, subject to the maximum amount set forth above and are charged on a per account basis. The cost of the services provided through the Advisor Solutions platform may be more or less than the cost of purchasing similar services separately. Among the factors impacting the cost of the program are the account size, type of account registration (e.g., retirement), nature of services provided, amount of assets specific to a particular strategy and the particular service or third-party manager selected.

At times, IARs who recommend services in the Advisor Solutions program may receive compensation as a result of client participation in the Advisor Solutions program. This compensation may be more than what the IAR would receive if the client participated in other programs or services, or paid separately for investment advice, brokerage and other services. Therefore, IARs may have a financial incentive to recommend the Advisor Solutions program over other programs or services. An IAR may receive additional economic benefit as a result of business in the form of reduced charges for the platforms and services made available to the IAR for use with their clients. These reduced charges may be based upon the aggregate amount of assets of the IAR's clients that utilize the platforms and services. An IAR may therefore have a financial incentive to recommend the Advisor Solutions program over other platforms or services we provide.

Other costs that may be assessed that are not part of the Advisor Solutions Program Fee include fees for portfolio transactions executed by third-party managers away from Pershing or TDA, dealer mark-ups, electronic fund and wire transfers, spreads paid to market-makers, dealer mark-ups, market maker spreads and exchange fees, among others. Any and all brokerage account fees, including retirement account annual custodial fees apply to each of your accounts. The above listed amounts do not include other amounts, such as the initial and ongoing expenses paid to third-party investments or third-party pooled investment vehicles, such as mutual funds, annuities or alternative investments. Such expenses are usually set forth in the applicable offering document of the investment, such as a prospectus for a mutual fund, and are payable by the client.

Item 5. Account Requirements and Types of Clients

SFS offers investment advisory services to individuals, trusts, estates, non-profit organizations, corporations, partnerships and other business entities.

Requirements for Opening and Maintaining an Account

To open an account, clients must complete an investor profile questionnaire. The questionnaire assists the IARs and/or the third-party asset management firms in determining the investment allocation for the portfolio. Additionally, clients must meet the minimum investment amount for the specific managed account program they select. Below please find a table which lists the account minimums for the Advisor Solutions Programs offered through SFS.

Program Name	Product Name	Account Minimum
Advisor Solutions	Separately Managed Accounts	Greater of \$100,000 or minimum determined by the individual Investment Managers
	Unified Managed Accounts	\$150,000
	Guided Pathways Accounts	Greater of \$25,000 or minimum determined by the third party strategist
	Advisor Pathways Accounts	\$50,000
Advisor Directed	Advisor Directed	\$50,000

Item 6. Portfolio Manager Selection and Evaluation

Through our relationship with Envestnet, we rely primarily on Envestnet to identify prospective managers and to perform due diligence on such managers that may be selected through the Advisor Solutions platform. Managers are typically evaluated based on data and information from various third-party sources, such as independent databases, and from the particular manager. Among the information collected and analyzed are historical performance, investment philosophy, investment style, historical volatility and correlation across asset classes. Details of Envestnet's review process can be found in their firm's ADV Part 2 brochure.

To the extent Envestnet has not performed the research and due diligence on a third-party manager; we will review the third-party through our internal due diligence process. Managers are typically evaluated based on data and information from various third-party sources, such as independent databases, and from the particular manager. Among other things, our process entails examining items such as the disclosure Brochure on Form ADV, Part 2A of the manager, any

applicable offering document, performance reports and other information as deemed necessary to help determine the third-party's investment strategy. SFS will also attempt to verify information by comparing it to publicly available sources.

IARs are also responsible for the selection of any third-party investments or investment vehicle based upon a client's specific situation, requirements and suitability. IARs will recommend the replacement of any third-party investments or investment vehicle consistent with their duties as a fiduciary under applicable law.

SFS does not typically review performance information of third parties and performance information may not be calculated on a uniform or consistent basis among each third-party manager. Further, third parties may not calculate performance in accordance with any industry standard.

SFS and its IARs do not act as portfolio manager for any wrap programs.

Item 7. Client Information Provided to Portfolio Managers

For most advisory programs, the information that we provide to third-party managers varies by manager. For the wrap programs described in this brochure, client information is only provided to Envestnet and any third-party managers servicing the account. This information is limited to what the client completes on their application forms for the wrap program.

Item 8. Client Contact with Portfolio Managers

Clients may be restricted in their ability to directly contact and consult with the Strategists, investment managers and Envestnet regarding their accounts. The client's IAR will be available to address any questions, issues or concerns regarding the Strategists, Investment Managers, or Envestnet.

Item 9. Additional Information

Disciplinary Information

There are currently no pending legal or disciplinary events that SFS deems to be material to a client's evaluation of its advisory services or the integrity of its management. More information about SFS can be found at www.adviserinfo.sec.gov.

Other Financial Industry Activities and Affiliations

Other Financial Activities

Signator Financial Services ("SFS") is a registered investment adviser with the SEC. SFS is also a broker/dealer registered with the Financial Industry Regulatory Authority (FINRA) and an insurance agency. SFS' principal business is that of a registered broker/dealer offering securities including mutual funds and variable insurance products. SFS has its clearing relationship with Pershing, LLC and is licensed to operate in all 50 states plus the District of Columbia.

SFS is wholly owned by John Hancock Financial Network, Inc. John Hancock Financial Network is wholly owned by John Hancock Life Insurance Company (U.S. A.), which is ultimately owned by Manulife Financial Corporation.

IARs may affect securities transactions for clients as Registered Representatives of SFS' broker/dealer and as such, receive commissions for those activities. Products sold may include variable insurance products offered by SFS's affiliates. Commissions for transactions through SFS' broker/dealer are separate from, and may be in addition to, fees charged by SFS for any investment advisory services provided to those clients. Clients have the option of purchasing the investment product recommended by their IAR through other brokers, not affiliated with SFS.

Affiliations

There are a group of SFS employees that are dual registered representatives and IARs with Signator Investors, Inc. ("SII") an affiliated registered broker dealer and investment adviser. These SFS employees provide services to SII. SII does not pay any direct compensation to the SFS employees so there is no explicit incentive for the SFS employees to provide services to SII over SFS.

Other Related Parties

John Hancock Distributors, LLC
197 Clarendon Street
Boston, MA 02117

John Hancock Funds, LLC
601 Congress St.
Boston, MA 02110

Signator Investors, Inc.
197 Clarendon St. C-8
Boston, MA 02116

Manulife Asset Management (US)
197 Clarendon Street
Boston, MA 02116

Hancock Capital Investment Management , LLC
197 Clarendon Street
Boston, MA 02116

Manulife Asset Management Trust Company
197 Clarendon Street
Boston, MA 02116

Hancock Venture Partners, Inc.
197 Clarendon Street
Boston, MA 02116

Declaration Management & Research LLC
197 Clarendon Street
Boston, MA 02116

AZ/GP (DC) LLC
197 Clarendon Street
Boston, MA 02116

AZ/GP (IL) LLC
197 Clarendon Street
Boston, MA 02116

The following brief biographical information describes personnel at SFS who are either principal executive officers of SFS, or a person with similar status or performing similar functions with regard to the investment advisory program specified in this brochure.

Christopher Maryanopolis, born in 1964, is President of SFS. He holds a BA from SUNY at StonyBrook University of StonyBrook, New York and a Masters of Business Administration from Fordham University of New York, New York.

Thomas J. Horack, born in 1953, is Chief Compliance Officer of SFS. He holds a BS from Babson College of Wellesley, MA.

Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

SFS is responsible for ensuring compliance with Rule 204A-1 of the Advisers Act, which requires a registered investment adviser to establish, maintain and enforce a written code of ethics. Consistent with this obligation, SFS has adopted a Code of Ethics that, at a minimum, seeks to promote compliance with fiduciary standards and the means to address conflicts of interest arising from the personal securities transactions of its employees and its IARs. The Code of Ethics describes the standards of conduct that is expected of its employees and IARs. A copy of SFS's Code of Ethics is available to clients upon request.

Review of Accounts

SFSI reviews a sample of its managed client accounts on a quarterly basis. The managed client accounts are reviewed to proactively identify any potential account irregularities.

To conduct its review of accounts, SFS selects a sample of accounts and acquires specific account information and documentation that is examined during the review. After the review is completed a report of the findings is created and distributed to various member of the SFS management team. Findings are reviewed and addressed to make certain that issues are addressed in a timely manner. These reports are not issued to the respective account owners. If SFS becomes aware of a matter that requires the client's attention in order to resolve, SFS will promptly notify the Client.

Client Referrals and Other Compensation

IARs may act as Solicitors under some programs. Solicitors are individuals who introduce clients to an investment adviser with which the solicitor is not affiliated. Solicitor's arrangements allow the individual to receive compensation for referring a client. The compensation paid to a solicitor is a portion of the advisory fee paid by the client. All solicitation arrangements must be pre-approved by SFS.

SFS IARs have the ability to refer, or "solicit," clients to other investment advisers. IARs can solicit advisory business for both affiliated investment advisers and unaffiliated investment advisers. Unaffiliated investment advisers must be approved by us before any IARs are permitted to refer clients to them. If IARs are soliciting advisory business for any investment adviser, this will be disclosed to you through a disclosure statement and a written acknowledgement. The investment advisers that we solicit for provide a variety of management services, as outlined in each investment adviser's disclosure brochure. In general, they provide management strategies and investment models to advisory clients. The investment adviser will pay a portion of the advisory fee, as disclosed in the written acknowledgement, to SFS for soliciting clients. SFS will share a portion of this fee with the client's IAR. In exchange for this fee, the IAR is providing services including investor profiling, selection of managers, and ongoing account monitoring.

Financial Information

This item is not applicable to SFS.